

Information to identify the case:

Debtor 1 **Brittanie M Wilczak**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

United States Bankruptcy Court **Northern District of Illinois**

Case number: **15-28096**

Social Security number or ITIN **xxx-xx-2395**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Brittanie M Wilczak

If the trustee has filed and served a notice pursuant to Bankruptcy Rule 3002.1(f), and no statement is timely filed by the mortgagee in response, the mortgage addressed by the notice is deemed to be fully current as of the date of the notice.

December 1, 2020

For the court: Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:

Brittanie M Wilczak

Debtor(s)

Case No. 15-28096-DDC

Chapter 13

District/off: 0752-1

User: mrivera

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Date Rcvd: Dec 01, 2020

Form ID: 3180W

Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 03, 2020:

Recip ID	Recipient Name and Address
db	#+ Brittanie M Wilczak, 51 E. 14th Street, Apt. 914, Chicago, IL 60605-2980
23611420	+ Aes/chase Bank, 1200 N. 7th Street 4th Floor, Harrisburg, PA 17102-1419
23959117	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
23668007	+ Fifth Third Bank, PO Box 9013, Addison, TX 75001-9013
29137199	+ Rosebud Manufactured Homes, 8800 S Harlem, Bridgeview, IL 60455-1921
23690061	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
23955324	+ U.S. Department of Education, C/O FedLoan Servicing, P.O.Box 69184, Harrisburg,PA 17106-9184
23611432	+ University Wisconsin, 333 E Campus Mall, Madison, WI 53715-1381
23611433	+ Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860
23611434	+ Usdoe/glelsi, Po Box 7860, Madison, WI 53707-7860

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ Email/Text: courtnotices@chi13.com	Dec 02 2020 04:01:00	Marilyn O Marshall, 224 South Michigan Ste 800, Chicago, IL 60604-2503
23611421	EDI: BANKAMER.COM	Dec 02 2020 04:13:00	Bank Of America, Attention: Recovery Department, 4161 Piedmont Pkwy., Greensboro, NC 27410
23611422	+ EDI: TSYS2.COM	Dec 02 2020 04:13:00	Barclays Bank Delaware, Attn: Bankruptcy, P.O. Box 8801, Wilmington, DE 19899-8801
24057867	+ Email/Text: bncmail@w-legal.com	Dec 02 2020 04:01:00	Cerastes, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
23628216	Email/Text: bankruptcy@commercebank.com	Dec 02 2020 04:01:00	Commerce Bank, P O BOX 419248, KCREC-10, Kansas City, MO 64141-6248
23611425	+ Email/Text: bankruptcy@commercebank.com	Dec 02 2020 04:01:00	Commerce Bk, Po Box 411036, Kansas City, MO 64141-1036
23631234	EDI: DISCOVER.COM	Dec 02 2020 04:13:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
23611426	+ EDI: DISCOVER.COM	Dec 02 2020 04:13:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
23611427	+ Email/Text: collectionbankruptcies.bancorp@53.com	Dec 02 2020 04:02:00	Fifth Third Bank, Fifth Third Bank Bankruptcy Department, 1830 East Paris Ave. Se, Grand Rapids, MI 49546-6253

District/off: 0752-1

User: mrivera

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23611429	EDI: JPMORGANCHASE	Dec 02 2020 04:13:00	JP Morgan Chase, 270 Park Ave, New York, NY 10017
29137198	EDI: JPMORGANCHASE	Dec 02 2020 04:13:00	Jpm Chase, 3900 Westerre Pkwy Suite 301, Richmond, VA 23223
23611423	EDI: JPMORGANCHASE	Dec 02 2020 04:13:00	Chase Card, Po Box 15298, Wilmington, DE 19850
23611430	+ Email/Text: bnc@nordstrom.com	Dec 02 2020 04:00:30	Nordstrom FSB, Attention: Bankruptcy Department, Po Box 6566, Englewood, CO 80155-6566
24010384	+ EDI: JEFFERSONCAP.COM	Dec 02 2020 04:23:00	Td Bank, c/o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-, Orig By: Nordstrom Fsb 56302-7999
23611431	+ EDI: TFSR.COM	Dec 02 2020 04:13:00	Toyota Financial Services, PO Box 4102, Carol Stream, IL 60197-4102

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
23611424	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, Po Box 15298, Wilmington, DE 19850
23611428	##+	Global Client Solutions LLC, 4500 S 129th E Ave, Ste 177, Tulsa, OK 74134-5870

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 03, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 1, 2020 at the address(es) listed below:

Name	Email Address
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David H Cutler

on behalf of Debtor 1 Brittanie M Wilczak cutlerfilings@gmail.com r48280@notify.bestcase.com

Marilyn O Marshall

courtdocs@chi13.com

Terri M Long

on behalf of Creditor Toyota Motor Credit Corporation Courts@tmlong.com

TOTAL: 3